

# BUSINESS LOANS AT 12% PER YEAR!\*



## APPLY NOW FOR OUR NEW 12% BANK LOAN!\*

Commercial Loans and Lines of Credit available from \$25,000 to \$300,000\*

I know you have the recipe for your business' growth and success. However, you may be missing the one key ingredient to make it all happen – working capital. That's where I come in. My name is **Bruce Kimura**, Account Executive for ARF Financial, one of the most trusted lenders in the restaurant-hospitality space.

We've been assisting clients nationwide for over 15 years and our bank loans are customized to each client's needs. That customization, along with our unrivaled service, are ARF's trademarks. And, with our new low rate featuring fixed terms and fixed interest of 12% per year, you can afford to get your next project started now! And, we fund fast, generally 3 to 5 days from when you submit a complete application! To get started, simply contact me by phone at **(206) 914-6645** or via email at **bkimura@arffinancial.com!**

Contact me to receive a FREE no-obligation quote:



### Bruce Kimura

Account Executive

Phone: **(206) 914-6645**

Fax: **(206) 960-4562**

Email: **bkimura@arffinancial.com**

Web: **arffinancial.com/bruce**



\*For example: Borrow \$100,000 and pay back \$112,000 over 52 equal weekly installments.

To qualify for the 12% per year fixed interest rate the applying merchant or guarantor as applicable must have the following: (i) minimum annual sales of \$250,000, (ii) an Equifax Credit Score of 651 or higher, (iii) minimum time in business four years or more under the same management and the same concept, (iv) own a home and be current on their mortgage, (v) be current on their business' rent or lease, (vi) have not declared bankruptcy, either business or personally, in the last five years, (vii) must not have tax liens greater than \$50,000 or 21% of their monthly sales whichever is greater, (viii) cannot have more than 10 NSF's on the business' most recent bank statement or last 30 days of bank transaction history, (ix) borrow between \$25,000 and \$300,000. Loans between \$201,000 and \$300,000 require submittal of tax returns and financials. All loans are subject to the ARF Standard Underwriting Policies. All rates stated herein are fixed finance charges which are due during the term of the loan and are not based upon an annualized percentage rate.